

What is Claimed is:

1. An electronic settling system for executing settlements on the Internet, comprising a computer, wherein said computer includes:

5 a storage means for storing financial transaction information of every user;

a settling information receiving means for receiving settling information transmitted from the user through a telecommunication line;

10 a settlement execution means for executing a settlement between the users based on the settling information received by said settling information receiving means; and

an updating means for updating the financial transaction information of the users stored in said storage means so as to reflect the content of the settlement executed by said settlement execution means.

2. An electronic settling system according to claim 1, wherein said settling information receiving means is adapted to receive the settling information transmitted from a portable information terminal of the user.

3. An electronic settling system according to claim 1, wherein the financial transaction information of the user stored in said storage means includes settlement history information of the user.

25 4. An electronic settling system according to claim 2, wherein the financial transaction information of the user stored in said storage means includes settlement history information of the user.

30 5. An electronic settling system according to claim 1, wherein said computer further includes means for transmitting the user's own financial transaction information to a device of the user in response to a request sent from the device of the user, which device is connected to said computer.

6. An electronic settling system according to claim 2,

wherein said computer further includes means for transmitting the user's own financial transaction information to a device of the user in response to a request sent from the device of the user, which device is connected to said computer.

5           7. An electronic settling system according to claim 3, wherein said computer further includes means for transmitting the user's own financial transaction information to a device of the user in response to a request sent from the device of the user, which device is connected to said computer.

10           8. An electronic settling system according to claim 1, further comprising a purchase information input device which includes means for transmitting purchase information that has been input therein to a portable information terminal of the user and means for receiving authenticated purchase information  
15 sent from the portable information terminal of the user and for transmitting the settling information based on the authenticated information to said computer;

          said computer includes means for transmitting the information of settled results to said purchase information  
20 input device, when said computer receives said settling information transmitted from said purchase information input device through said settling information receiving means and then executes the settlement using said settlement execution means; and

25           said purchase information input device includes means for receiving the information of settled results transmitted from said computer.

30           9. An electronic settling system according to claim 1, further comprising a purchase information input device which includes means for transmitting purchase information that has been input thereinto to a portable information terminal of the user;

          said computer includes means for transmitting the information of settled results to said purchase information

input device, when said computer receives authenticated settling information transmitted from the portable information terminal of the user through said settling information receiving means and then executes the settlement using said settlement execution means, the authenticated settling information being created by receiving the purchase information transmitted from said purchase information input device and authenticating the purchase information; and

said purchase information input device includes means for receiving the information of settled results transmitted from said computer.

10. An electronic settling system according to claim 1, further comprising an automatic vending machine which includes means for receiving information transmitted from a portable information terminal of the user for specifying which article is to be purchased and transmitting the settling information based on the received information to said computer;

said computer includes means for transmitting the information of settled results to said automatic vending machine, when said computer receives the settling information transmitted from said automatic vending machine through said settling information receiving means and then executes the settlement using said settlement execution means; and

said automatic vending machine includes means for discharging the article based on the information of settled results transmitted from said computer.

11. An electronic settling system according to claim 1, further comprising an entrance-exit control means arranged at an entrance-exit gate; wherein

said entrance-exit control means includes means for receiving authentication information transmitted from a portable information terminal of the user when the user is going to enter the entrance-exit gate;

said entrance-exit control means includes means for

transmitting admission information to the portable information terminal of the user;

said entrance-exit control means includes means for receiving the admission information transmitted from the portable information terminal of the user, calculating a fee based on the admission information, and transmitting the settling information based on said admission information and the fee to said computer when the user is going to exit the entrance-exit gate;

said computer includes means for transmitting the information of settled results to said entrance-exit control means, when said computer receives the settling information transmitted from said entrance-exit control means through said settling information receiving means and then executes the settlement using said settlement execution means; and

said entrance-exit control means includes means for controlling the opening or closing of said entrance-exit gate based on the information of settled results transmitted from said computer.

12. An electronic settling system according to claim 1, wherein said computer includes means for transmitting the information of settled results to a portable information terminal which is the source of the information transmission when said computer receives the settling information transmitted from the portable information terminal through said settling information receiving means and then executes the settlement using said settlement execution means.

13. An electronic settling system according to claim 1, wherein the system is adapted for a settlement between a customer as one of the users and a shop as the other one of the users on the Internet;

at least some of articles provided by the shop are provided with a settlement restriction inhibiting a spot settlement so as to allow cancellation of the contract for a

fixed period of time after the purchase of an article;

when an article with a settlement restriction is to be purchased by the customer and the settling information is sent to said computer, this settling information is made to include the settlement restriction information; and

in a case that said settling information includes said settlement restriction information, said settlement execution means of said computer executes the formal settlement, after the fixed period of time has elapsed, based on said settlement restriction information.

14. An electronic settling system according to claim 1, wherein the system is adapted for a settlement between a customer as one of the users and a shop as the other one of the users on the Internet;

at least some of articles provided by the shop are provided with a settlement restriction restricting the purchase of an article by particular customers;

when an article with a settlement restriction is to be purchased by the customer and the settling information is sent to said computer, this settling information is made to include the settling information; and

in a case that said settling information includes said settlement restriction information, said settlement execution means of said computer distinguishes whether the customer is included under the particular customers, and executes the settlement, based on the result of the distinction.

15. An electronic settling system according to claim 1, further comprising a ticket vending apparatus which includes a means for sending inputted ticket purchase information to a portable information terminal of a user, and a means for receiving authenticated ticket purchase information sent from said portable information terminal of the user and sending settling information based on the authenticated ticket purchase information to said computer; wherein

said computer comprises:

a means for, when the settling information sent from said ticket vending apparatus is received by said settling information receiving means and the settlement is executed by said settlement execution means, sending the settlement result information to said ticket vending apparatus; and

said ticket vending apparatus comprises a means for receiving the settlement result information sent from the computer, and sending ticket data about the ticket of which settlement has been established to the portable information terminal of the user.

16. An electronic settling system according to claim 1, further comprising a ticket vending apparatus which includes a means for sending inputted ticket purchase information to a portable information terminal of a user; wherein

said computer comprises a means for, when the settling information which is sent from the portable information terminal of the user and which is the ticket purchase information sent from said ticket vending apparatus and authenticated is received by said settling information receiving means, and the settlement is executed by said settlement execution means, sending the settlement result information to said ticket vending apparatus; and

said ticket vending apparatus comprises a means for receiving the settlement result information sent from the computer, and sending ticket data about the ticket of which settlement has been established to the portable information terminal of the user.

17. An electronic settling system according to claim 15, further comprising a means for receiving a ticket data memorized in the portable information terminal of the user when the ticket data is sent, and a means for authenticating the received ticket data, disposed at the entrance for admitting entry of the user provided that the ticket is presented.

18. An electronic settling system according to claim 16, further comprising a means for receiving a ticket data memorized in the portable information terminal of the user when the ticket data is sent, and a means for authenticating the received ticket data, disposed at the entrance for admitting entry of the user provided that the ticket is presented.

19. An electronic settling system according to claim 1, wherein said storage means includes a data file for every user, and one said data file integrates financial transaction information of the one user; and

when said computer reads out the financial transaction information of a user, said computer specifies the data file of the user and reads out this data file.

20. An electronic settling system according to claim 19, wherein said computer comprises a plurality of database servers; and

said storage means of each said database server includes said data file of each of a plurality of users.

21. An electronic settling system according to claim 20, wherein said computer reads out said data file of a user, by finding said data file server where said data file of this user is stored and the storage location of said data file for this user in said storage means of this database server, based on the user's branch number and account number.

22. An electronic settling system according to claim 20, wherein a particular one of said database servers is provided in said storage means thereof with a main data file for particular users, and the plurality of other said database servers are each provided in said storage means thereof with an auxiliary data file for said particular users; and

financial transaction information of said auxiliary data file is sent to the particular said database server, and financial transaction information of said particular users is integrated in said main data file.

23. An electronic settling system according to claim 21, wherein a particular one of said database servers is provided in said storage means thereof with a main data file for particular users, and the plurality of other said database servers are each provided in said storage means thereof with an auxiliary data file for said particular users; and

financial transaction information of said auxiliary data file is sent to the particular said database server, and financial transaction information of said particular users is integrated in said main data file.

24. An electronic settling system according to claim 1, wherein:

upon the receipt of settling information sent through the telecommunication line, said computer performs the process of withdrawing the payment from the payer's account, based on this settling information, and sends information about the completion of the process of withdrawing to the settling information sender when the process of withdrawing the payment is completed; and

after the transmission of the information about the completion of the process of withdrawing, said computer performs the process of depositing the payment in the payee's account.

25. An electronic settling system according to claim 19, wherein:

upon the receipt of settling information sent through the telecommunication line, said computer performs the process of withdrawing the payment from the payer's account, based on this settling information, and sends information about the completion of the process of withdrawing to the settling information sender when the process of withdrawing the payment is completed; and

after the transmission of the information about the completion of the process of withdrawing, said computer performs the process of depositing the payment in the payee's account.

26. An electronic settling system according to claim 20, wherein:



upon the receipt of settling information sent through the telecommunication line, said computer performs the process of withdrawing the payment from the payer's account, based on this settling information, and sends information about the completion of the process of withdrawing to the settling information sender when the process of withdrawing the payment is completed; and

after the transmission of the information about the completion of the process of withdrawing, said computer performs the process of depositing the payment in the payee's account.

27. An electronic settling system according to claim 21, wherein:

upon the receipt of settling information sent through the telecommunication line, said computer performs the process of withdrawing the payment from the payer's account, based on this settling information, and sends information about the completion of the process of withdrawing to the settling information sender when the process of withdrawing the payment is completed; and

after the transmission of the information about the completion of the process of withdrawing, said computer performs the process of depositing the payment in the payee's account.

28. An electronic settling system according to claim 22, wherein:

upon the receipt of settling information sent through the telecommunication line, said computer performs the process of withdrawing the payment from the payer's account, based on this settling information, and sends information about the completion of the process of withdrawing to the settling information sender when the process of withdrawing the payment is completed; and

after the transmission of the information about the completion of the process of withdrawing, said computer performs the process of depositing the payment in the payee's account.

29. An electronic settling system according to claim 24, wherein upon the receipt of settling information sent through the telecommunication line, said computer creates a log file

based on this settling information and memorizes the created log file in a log file database; and

said settlement execution means of said computer performs the settlement based on the contents of said log file memorized in said log file database.

30. An electronic settling system according to claim 25, wherein upon the receipt of settling information sent through the telecommunication line, said computer creates a log file based on this settling information and memorizes the created log file in a log file database; and

said settlement execution means of said computer performs the settlement based on the contents of said log file memorized in said log file database.

31. An electronic settling system according to claim 26, wherein upon the receipt of settling information sent through the telecommunication line, said computer creates a log file based on this settling information and memorizes the created log file in a log file database; and

said settlement execution means of said computer performs the settlement based on the contents of said log file memorized in said log file database.

32. An electronic settling system according to claim 27, wherein upon the receipt of settling information sent through the telecommunication line, said computer creates a log file based on this settling information and memorizes the created log file in a log file database; and

said settlement execution means of said computer performs the settlement based on the contents of said log file memorized in said log file database.

33. An electronic settling system according to claim 28, wherein upon the receipt of settling information sent through the telecommunication line, said computer creates a log file based on this settling information and memorizes the created log file in a log file database; and

said settlement execution means of said computer performs the settlement based on the contents of said log file memorized in said log file database.

34. An electronic settling system for executing settlements on the Internet, comprising a computer, wherein said computer includes:

a user electronic money data storage means for memorizing user electronic money data;

an issuer electronic money data storage means for memorizing electronic money data when electronic money is issued;

a receiving means for receiving electronic money issuance demand information sent from a portable information terminal of a user;

a means for sending, upon the receipt of electronic money issuance demand information, electronic money data based on this electronic money issuance demand information from said user electronic money data storage means corresponding to the electronic money issuance demand information to said issuer electronic money data storage means, to thereby memorize the electronic money data in said issuer electronic money data storage means; and

an electronic money issuance means for transmitting the electronic money data memorized in said issuer electronic money data storage means to a portable information terminal of a predetermined one of the users, based on the electronic money issuance demand information.

35. An electronic settling system according to claim 34, wherein said computer further comprises a means for receiving an electronic money data sent from a portable information terminal of the user and memorizing this received electronic money data in said user electronic money data storage means for a predetermined user, based on this electronic money data.

36. An electronic settling system for executing

settlements, comprising a card information processing apparatus and a card authentication apparatus, wherein

said card information processing apparatus includes a means for receiving, when credit card or debit card or other card information memorized in a portable information terminal of a user is sent from this portable information terminal, such card information, and sending this card information to said card authentication apparatus;

said card authentication apparatus includes a means for receiving the card information sent from said card information processing apparatus, performing predetermined authentication based on this card information, and then sending authentication result information to said card information processing apparatus; and

said card information processing apparatus includes a means for receiving the authentication result information sent from said card authentication apparatus.

37. An electronic settling method for executing settlements on the Internet using a computer, comprising the steps of:

storing financial transaction information of every user in said computer;

upon receipt of settling information transmitted from the user through a telecommunication line, executing the settlement between the users based on the settling information; and

updating said financial transaction information of the users.

38. An electronic settling method according to claim 37, wherein the financial transaction information of the user stored in said computer includes settlement history information of the user.